

**AMENDMENTS TO THE SPECIFICATION**

The paragraph spanning page 5, line 18 through page 6, line 6, which was amended in the Response dated August 9, 2004, has been amended by replacement to provide the originally-filed text, as shown below:

One or more applications 112 and an operating system 114 are stored in ROM 108. Some applications as well as parts of the operating system can reside in EEPROM as well. When the smart card is coupled to a card reader and receives power, the application(s) 112 and operating system 114 are executed on the processor 102. The operating system 114 exposes a set of application program interfaces (APIs) that enable resident applications 112 to perform tasks and manipulate data on the smart card. In addition, one or more nonresident applications 116, which execute external to the smart card (e.g., programs on kiosks, point-of-purchase machines, etc.), may also place function calls with the operating system 114 to perform tasks or manipulate data on the smart card. Examples of such tasks include access security, cryptographic functions (e.g., encryption, decryption, signing, and verification), file management, commerce, and so forth. One suitable operating system is the "Windows for Smart Card" operating system from Microsoft Corporation.